

REMARKS

At the outset, the Examiner is thanked for the thorough review and consideration of the pending application. The Office Action dated May 29, 2007, has been received and its contents carefully reviewed.

The Examiner objects to the declaration for failing to identify the citizenship of inventor Kohen. Applicants will file a corrected declaration or application data sheet in due course.

In the Office Action, the Examiner rejects claims 44-59 under 35 U.S.C. §103(a) as being unpatentable over Libman in view of Myers, Cherin, Forbes, Carson, Crosby, and BarNiv. Applicants respectfully traverse this rejection. With respect to claims 44-51, the cited references, considered separately or in combination do not disclose or suggest all of the elements recited in claim 44. For example, claim 44 requires “weighting the first, second, third, fourth, fifth and sixth numeric ratings to determine an overall rating of value for the life insurance product.” None of the cited references, however, disclose or suggest weighting all of the first, second, third, fourth, fifth, and sixth numeric ratings to “determine an overall rating of value for the life insurance product”. If the references make the disclosures as alleged by the Examiner, the cited references each disclose their own, separate ratings. In other words, because each reference discusses a single rating, they all teach away from “weighting the first, second, third, fourth, fifth and sixth numeric ratings to determine an overall rating of value for the life insurance product” as recited in claim 44. They do not discuss at all weighting all of the six different numeric ratings as described in claim 44, nor do the cited references discuss even how such a weighting of multiple numeric ratings would be accomplished.

With respect to claims 52-59, the cited references, considered separately or in combination do not disclose or suggest all of the elements recited in claim 52. For example,

claim 52 requires “weighting the product value for money rating, the product stress tolerance rating, the management performance rating, the historical interest credited rates rating, the customer service quality rating and financial strength rating to determine an overall rating of value of the life insurance product”. None of the cited references, however, disclose or suggest weighting all of these different ratings to “determine an overall rating of value of the life insurance product”. If the references make the disclosures as alleged by the Examiner, the cited references each disclose their own, separate ratings. In other words, because each reference discusses a single rating, they all teach away from “weighting the first, second, third, fourth, fifth and sixth numeric ratings to determine an overall rating of value for the life insurance product” as recited in the claim. They do not discuss at all weighting all of the different numeric ratings as described in claim 52, nor do the cited references discuss even how such a weighting of multiple ratings would be accomplished.

At least for these reasons, claims 44 and 52 are allowable over the cited references. Claims 45-51 and claims 53-59 are allowable at least by virtue of their dependence on claim 44 and claim 59, respectively.

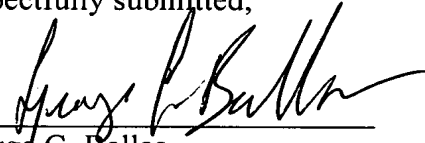
If for any reason the Examiner finds the application other than in condition for allowance, the Examiner is requested to call the undersigned attorney at (202) 496-7500 to discuss the steps necessary for placing the application in condition for allowance. All correspondence should continue to be sent to the below-listed address.

If these papers are not considered timely filed by the Patent and Trademark Office, then a petition is hereby made under 37 C.F.R. §1.136, and any additional fees required under 37 C.F.R. §1.136 for any necessary extension of time, or any other fees required to complete the

filing of this response, may be charged to Deposit Account No. 50-0911. Please credit any overpayment to deposit Account No. 50-0911. A duplicate copy of this sheet is enclosed.

Dated: November 28, 2007

Respectfully submitted,

By 
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